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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/699,036	10/27/2000	Charles P. Bobbitt	5053-30801	6768

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EXAMINER

COLBERT, ELLA

ART UNIT PAPER NUMBER

3624

DATE MAILED: 03/22/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

09/699,036

Applicant(s)

BOBBITT ET AL

Examiner

Ella Colbert

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 09 January 2006.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) See Continuation Sheet is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-7,9-11,13-19,21-24,26-30,32-34,36-42,44-51,53-57, 59-61, 63-69, 71-73, and 147-152 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) ☐ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☐ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date _____.
- 4) ☐ Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____.
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other: _____.

Continuation of Disposition of Claims: Claims pending in the application are 1-7,9-11,13-19,21-24,26-30,32-34,36-42,44-51,53-57,59-61,63-69,71-73 and 147-152.

DETAILED ACTION

1. Claims 1-7, 9-19, 24-30, 32-34, 36-42, 44-57, 59-61, 63-69, 71-73, and 147-152 are pending in this communication files 01/09/06 entered as Response After Non-Final Action.

Claim Rejections - 35 USC § 103

2. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

3. Claims 1-7, 9-11, 13-19, 21-30, 32-34, 36-42, 44-57, 59-61, 63-69, 71-73, and 147-152 are rejected under 35 U.S.C. 103(a) as being unpatentable over (US 5,870,725) Bellinger et al, hereafter Bellinger in view of (US 6,442,533) Hinkel and further in view of (US 5,933,816) Zeanah et al, hereafter Zeanah.

As per claims 1, 24, and 51, Bellinger teaches, a method, a system, and a carrier medium comprising program instructions for: displaying at least two processing relationship object representations on a display screen in data communication with a Financial Service Organization (FSO) computer system comprising a database; selecting at least two processing relationship object representations from the displayed processing relationship object representations (col. 14, lines 9-65). Bellinger teaches the limitations above but does not teach preparing a processing relationship definition for each of the selected processing relationship object representations, wherein preparing the processing relationship comprises: creating a highest level processing

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relationship object in a processing structure, wherein the highest level processing relationship object represents an FSO and storing each processing relationship definition in the database. Hinkle teaches, preparing a processing relationship definition for each of the selected processing relationship object representations, wherein preparing the processing relationship comprises: creating a highest level processing relationship object in a processing structure, wherein the highest level processing relationship object represents an FSO (col. 5, lines 35-51 and col. 7, lines 19-40) and storing each processing relationship definition in the database (col. 6, line 60 –col. 7, line 38). The combination of Bellinger and Hinkle teach all of the limitations above. However, Bellinger and Hinkle do not teach, creating a plurality of lower level processing relationship objects in the processing relationship structure, wherein the plurality of lower level processing relationship objects in the processing relationship structure are descendents of the highest level processing relationship object; wherein at least one of the plurality of lower level processing relationship objects represents a company of the FSO, a business unit of the FSO, a bank branch office, a credit card issuer, or an acquirer. Zeanah teaches, creating a plurality of lower level processing relationship objects in the processing relationship structure, wherein the plurality of lower level processing relationship objects in the processing relationship structure are descendents of the highest level processing relationship object; wherein at least one of the plurality of lower level processing relationship objects represents a company of the FSO, a business unit of the FSO, a bank branch office, a credit card issuer, or an acquirer (col. 6, lines 29-37). It would have been obvious to a person having ordinary

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skill in the art at the time the invention was made to modify the teachings of Bellinger and Hinkle to incorporate the teachings of Zeanah in order to allow a service provider of financial services to have an account, an acquirer, and issuer services and business services.

As per claims 2, 25, and 52, Bellinger failed to teach, wherein each processing relationship definition stored in the database is configured for use in preparing a processing relationship value from an FSO transaction-related data in the FSO computer system. Hinkel teaches, wherein each processing relationship definition stored in the database is configured for use in preparing a processing relationship value from an FSO transaction-related data in the FSO computer system (col. 8, line 23-col. 9, line 14). It would have been obvious to one having ordinary skill in the art at the time the invention was made to have each processing relationship definition stored in the database is configured for use in preparing a processing relationship value from an FSO transaction-related data in the FSO computer system and to modify in Bellinger because such a modification would allow Bellinger to have financial data tables for financial transactions and accounting categories (values).

As per claims 3, 26, and 53, Bellinger failed to teach, wherein the processing relationship value is configured for use in identifying an FSO business entity as an owner of the FSO transaction-related data. Hinkle teaches, wherein the processing relationship value is configured for use in identifying an FSO business entity as an owner of the FSO transaction-related data (col. 6, lines 54-59).

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As per claims 4, 27, 54, 147, and 150, Bellinger and Hinkle failed to teach, wherein the FSO business entity is a company or a business unit or a bank branch office or a regional bank or a credit card line or an issuer or an acquirer. Zeanah teaches, wherein the FSO business entity is a company or a business unit or a bank branch office or a regional bank or a credit card line or an issuer or an acquirer (col. 14, line 55-col. 15, line 10 and lines 53-62).

As per claims 5, 28, 55, and 149, Bellinger and Hinkle failed to teach, wherein the selecting one or more processing relationship object representations is performed by a user of the FSO computer system. Zeanah teaches, wherein the selecting one or more processing relationship object representations is performed by a user of the FSO computer system (col. 16, line 46-col. 17, line 18).

As per claims 6, 29, and 56, Bellinger and Hinkle failed to teach, wherein the selecting one or more processing relationship object representations is programmable or executable by an expert system. Zeanah teaches, wherein the selecting one or more processing relationship object representations is programmable or executable by an expert system (col. 11, lines 50-59).

As per claims 7, 30, and 57, Bellinger and Hinkle failed to teach, wherein the storing the processing relationship definition in the database comprises transferring the processing relationship definition to a report record definition stored in the database. Zeanah teaches, wherein the selecting one or more processing relationship object representations is programmable or executable by an expert system (col. 6, line –col. 7, line 18).

As per claims 9, 32, 59, and 152, Bellinger failed to teach, wherein the processing relationship structure is expanded by inserting one or more processing relationship objects as descendants of the highest level processing relationship object. Hinkle teaches, wherein the processing relationship structure is expanded by inserting one or more processing relationship objects as descendants of the highest level processing relationship object (col. 23, lines 5-12).

As per claims 10, 33, and 60, Bellinger failed to teach, wherein the processing relationship structure is edited by inserting or deleting one or more processing relationship objects, wherein each of the one or more processing relationship objects are descendents of the highest level processing relationship object (col. 13, lines 14-22).

As per claims 11, 34, 61, 148, 151, Bellinger failed to teach, wherein the displaying one or more processing relationship object representations on a display screen comprises displaying values associated with a sequence number and a level number. Hinkle teaches, wherein the displaying one or more processing relationship object representations on a display screen comprises displaying values associated with a sequence number and a level number (Figure 11).

As per claims 13, 36, and 63, Bellinger and Hinkle failed to teach, wherein the displaying one or more processing relationship object representations on a display screen comprises displaying values associated with an object name, an object description and an object number for a displayed processing relationship object. Zeanah teaches, wherein the displaying one or more processing relationship object

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representations on a display screen comprises displaying values associated with an object name, an object description and an object number for a displayed processing relationship object (col. 10, lines 20-49, col. 12, lines 20-40, and col. 14, lines 65-67).

As per claims 14, 37, and 64, Bellinger failed to teach, wherein the object name identities a unique name assigned to an object. Hinkle teaches, wherein the object name identities a unique name assigned to an object (col. 9, lines 33-48 –unique name -portfolio).

As per claims 15, 38, and 65, Bellinger teaches, wherein the database is relational or object oriented (col. Col. 14, lines 9-26).

As per claims 16, 39, and 66, Bellinger teaches, wherein the selecting a first processing relationship object representation from one or more processing relationship object representations comprises positioning a cursor of an user input device above the first processing relationship object representation and clicking a button of the user input device (col. 27, lines 48-55).

As per claims 17, 40, and 67, Bellinger teaches, wherein the preparing a processing relationship definition comprises creating or editing an object associated with each of the selected processing relationship object representation (col. 28, line 33- col. 29, line 20).

As per claims 18, 41, and 68, Bellinger teaches, wherein the creating the object comprises identifying a unique object identifier and identifying values for the object properties (col. 27, line 50- col. 28, line 20).

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As per claims 19, 42, and 69, Bellinger teaches, wherein the preparing a processing relationship definition comprises identifying one or methods and one or more properties of an object associated with each of the selected processing relationship object representation (col. 26, lines 9-22).

As per claims 21, 44, and 71, Bellinger teaches, wherein the processing relationship object representations comprises an icon displayed on the display screen of the FSO computer system (col. 26, lines 12-18).

As per claims 22, 45, and 72, Bellinger teaches, wherein a user of the FSO computer system executes a processing relationship configuration program to prepare the processing relationship definition (col. 31, lines 2-9).

As per claims 23, 46, and 73, Bellinger teaches, wherein the user of FSO computer system executes a processing relationship configuration program to reconfigure and store in the database the processing relationship definition in response to changing business conditions (col. 33, line 1-36).

As per claim 47, Bellinger teaches, wherein the computer system comprises a display device coupled to the computer system to display data (col. 28, lines 33-47).

As per claim 48, Bellinger teaches, The system of claim 47, wherein the display device is a display screen (col. 27, lines 48-55).

As per claim 49, Bellinger teaches, wherein the computer system comprises a user input device coupled to the computer system to enter data (col. 27, lines 59-67).

As per claim 50, Bellinger teaches, wherein the user input device is a mouse or a keyboard (col. 29, line 58-col. 30, line 3).

Response to Arguments

4. Applicants' arguments filed 01/09/06 have been fully considered but they are not persuasive.

Issue no. 1: Applicants' argue: Applicants' submit that none of the cited references teach or suggest creating and/or using software objects to create a model of a financial service organization has been considered but is not persuasive. Response: The Examiner respectfully submits the following: (1) it is not interpreted from the claim limitations the "creating and/or using software objects to create a financial service organization" and (2) although the claims are interpreted in light of the specification, limitations from the specification are not read into the claims. See *In re Van Geuns*, 988 F.2d 1181, 26 USPQ2d 1057 (Fed. Cir. 1993).

Issue no. 2: Applicants' argue: Applicants' submit that nothing in the cited portions of Bellinger, Hinkle, and Zeanah or any place in Hinkle and Zeanah appear to teach or suggest the use and/or creation of software objects to represent the various organizational units of a financial organization and requests that the Examiner particularly point out how Hinkle and Zeanah teaches or suggests the use of software objects to create a hierarchical model of a financial organization has been considered but is not persuasive. Response: (1) The Examiner does not find in the claim limitations "the use and/or creation of software objects to represent the various organizational units of a financial organization " and "the use of software objects to create a hierarchical model of a financial organization" and (2) although the claims are interpreted in light of the specification, limitations from the specification are not read into the claims. See *In*

re Van Geuns, 988 F.2d 1181, 26 USPQ2d 1057 (Fed. Cir. 1993). Therefore, it is respectfully submitted Hinkle and Zeanah cannot teach what is not present in the claim limitations.

Conclusion: In this rejection of claim 1 and others, for example under Section 103 (a) of Title 35 of the United States Code, the Examiner carefully drew up a correspondence between the Applicants' claimed limitations and one or more referenced passages in the Bellinger, Hinkle and Zeanah references, what is well known in the art, and what is known to one having ordinary skill in the art (the skilled artisan). The Examiner is entitled to give claim limitations their broadest reasonable interpretation in light of the Specification (see below):

2111 Claim Interpretation; Broadest Reasonable Interpretation [R-1]

>CLAIMS MUST BE GIVEN THEIR BROADEST REASONABLE INTERPRETATION

During patent examination, the pending claims must be "given the broadest reasonable interpretation consistent with the specification." Applicant always has the opportunity to amend the claims during prosecution and broad interpretation by the examiner reduces the possibility that the claim, once issued, will be interpreted more broadly than is justified. In *re Prater*, 162 USPQ 541,550-51 (CCPA 1969).<

Applicants' are respectfully requested to point out to the Examiner which claim limitation(s) is/are considered to be the inventive concept.

Conclusion

5. **THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within

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TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

Inquiries

6. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Ella Colbert whose telephone number is 571-272-6741. The examiner can normally be reached on Tuesday-Thursday, 6:30AM-4:00PM.

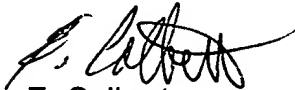
If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached on 571-272-6747. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR.

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Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>.

Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

A handwritten signature in black ink, appearing to read 'E. Colbert', is positioned above the printed name.

E. Colbert
Primary Examiner
March 13, 2006